B 1 (Official Form 10.20.00 09-16227	Doc		05/05/09				08:28:20	Desc M	ain
United S	States Ban	kruptcy 🗘 🕻	cument	Р	age 1 o	f 18	Vo	luntary Petitio	n
Name of Debtor (if individual, enter Last, First, Middle):					Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the la (include married, maiden, and trade names):	st 8 years						he Joint Debtor in and trade names):	the last 8 years	
Last four digits of Soc. Sec. or Indvidual-Tax (if more than one, state all):	xpayer I.D.	(ITIN) No./C	omplete EIN			gits of Soc. Sec one, state all)		xpayer I.D. (ITI	N) No./Complete EIN
Street Address of Debtor (No. and Street, City	y, and State	e):			Street Addre	ss of Joint Del	otor (No. and Stree	et, City, and Sta	ite):
		ZIP CO	ODE					Z	CIP CODE
County of Residence or of the Principal Place	e of Busine	ss:	_		County of R	esidence or of	the Principal Plac	e of Business:	
Mailing Address of Debtor (if different from	street addre	ess):			Mailing Add	ress of Joint D	Debtor (if different	from street add	ress):
		ZIP CO	ODE					Z	TIP CODE
Location of Principal Assets of Business Deb	otor (if diffe	erent from stre	eet address above	e):				_	IP CODE
Type of Debtor			Nature of Busi	iness			Chapter of Bankı	ruptcy Code U	nder Which
(Form of Organization) (Check <b>one</b> box.)		(Check one	box.)				the Petition is	Filed (Check o	one box.)
☐ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above check this box and state type of entity b		☐ Health Care Business ☐ Single Asset Real Estate 11 U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other			s defined in	☐ Chapter 7 ☐ Chapter 15 Petition for ☐ Chapter 9 ☐ Recognition of a Foreign ☐ Chapter 11 ☐ Main Proceeding ☐ Chapter 12 ☐ Chapter 15 Petition for ☐ Chapter 13 ☐ Recognition of a Foreign ☐ Nonmain Proceeding			of a Foreign eding Petition for of a Foreign
		Other			Nature of Debts (Check one box.)				
	Tax-Exempt Enti (Check box, if applica  ☐ Debtor is a tax-exempt o under Title 26 of the Un: Code (the Internal Reven				cable.)  Debts are primarily consumer debts, defined in 11 U.S.C. business debts.  organization nited States  Debts are primarily business debts.  \$ 101(8) as "incurred by an individual primarily for a				
Filing Fee (Che	eck one box	κ.)			~· · ·		Chapter 11 D	Debtors	
☐ Full Filing Fee attached.					Check one l		iness debtor as de	fined in 11 U.S.	.C. § 101(51D).
Filing Fee to be paid in installments (ap signed application for the court's consideration for the court is considerated for t				ch	☐ Debtor	is not a small	business debtor as	s defined in 11	U.S.C. § 101(51D).
unable to pay fee except in installments  Filing Fee waiver requested (applicable	s. Rule 100 e to chapter	6(b). See Of	only). Must				oncontingent liqui are less than \$2,19		cluding debts owed to
attach signed application for the court's consideration. See Official Form 3B.					A plan Accept	tances of the p	with this petition. lan were solicited		n one or more classes
Statistical/Administrative Information					of cre	ditors, in accor	dance with 11 U.S	S.C. § 1126(b).	THIS SPACE IS FOR
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for						COURT USE ONLY			
distribution to unsecured creditors Estimated Number of Creditors				_					1
1-49 50-99 100-199 200	0-999	1,000- 5,000	5,001- 10,000	10,0 25,0	001-		50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$500,000 to	00,001 \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50 to \$ mill	,000,001 100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	☐ More than \$1 billion	
Estimated Liabilities	00,001	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50 to \$	,000,001	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than	

million

million

million

million

million

	Case 09-16227 Doc 1 Filed 05/05/09	Entered 05/05/09 08:28:20	Desc Main Page 2				
Voluntary Petition (This page must be	n Document completed and filed in every case.)	Page 2 of 18					
1 1	All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach additional sheet.)					
Location Where Filed:		Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affili						
Name of Debtor:		Case Number:	Date Filed:				
District:		Relationship:	Judge:				
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  I, the attorney for the petitioner named in the foregoing petition, declare that have informed the petitioner that [he or she] may proceed under chapter 7, 12, or 13 of title 11, United States Code, and have explained the reliavailable under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).							
Exhibit A is	attached and made a part of this petition.	x					
	* * * * * * * * * * * * * * * * * * *		Date)				
	Exhibit	C					
D 4b d-b4		- 414 - £ : 4 : J - 4:£: -11 - 1 4	11:- 1141				
Does the debtor ow	n or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable narm to pu	blic health or safety?				
Yes, and Exl	hibit C is attached and made a part of this petition.						
☐ No.							
	Exhibit	$\mathbf{D}$					
(To be complete	ed by every individual debtor. If a joint petition is filed	l, each spouse must complete and attac	ch a separate Exhibit D.)				
☐ Exhibit	D completed and signed by the debtor is attached and i	made a part of this petition.					
If this is a joint	petition:						
☐ Exhibit	D also completed and signed by the joint debtor is attac	ched and made a part of this petition.					
	Information Regarding t						
	(Check any applied Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days	business, or principal assets in this District for	180 days immediately				
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District.					
	_						
	Certification by a Debtor Who Resides as a Tenant of Residential Property  (Check all applicable boxes.)						
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the fo	ollowing.)				
		(Name of landlord that obtained judgment)					
		(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi						
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the				
	Debtor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).					

Case 09-16227 Doc 1 Filed 05/05/09 Entered 05/05/09 08:28:20 Desc Main Document Page 3 of 18 B 1 (Official Form) 1 (1/08) Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attornev\* Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19 is Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. X Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual

Title of Authorized Individual

Date

individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-16227 Doc 1 Filed 05/05/09 Entered 05/05/09 08:28:20 Desc Main Document Page 4 of 18

Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

	District of	_
In re	Case No.	
Debtor(s)		(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 09-16227 Doc 1 Filed 05/05/09 Entered 05/05/09 08:28:20 Desc Main Document Page 5 of 18

## Official Form 1, Exh. D (10/06) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

Filed 05/05/09 Document Entered 05/05/09 08:28:20 Page 6 of 18

Desc Main

In re	<b></b> ,	Case No	
Debtor	,	(If known)	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM		
Total➤						

(Report also on Summary of Schedules.)

### Case 09-16227 Doc 1 Filed 05/05/09 Entered 05/05/09 08:28:20 Desc Main Document Page 7 of 18

**B6D** (Official Form 6D) (12/07)

(12/07)				
In re		,	Case No.	
	Debtor			(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical

Summary of Certain Liabilities and Related

Data.)

In re \_\_\_\_\_\_, Case No. \_\_\_\_\_ (if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

	1	1				1	Γ	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE\$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VILLUE \$					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Secured Claims			Subtotal (s) $\blacktriangleright$ (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on	(If applicable,

(Report also on (If applicable, Summary of Schedules.) report also on

report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-16227

Doc 1 Filed 05/05/09 Document

Entered 05/05/09 08:28:20 Desc Main Page 9 of 18

**B6E** (Official Form 6E) (12/07)

In re		•	Case No.	
_	Debt	tor	(if known)	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Case 09-16227 Doc 1 Filed 05/ Docum	
B6E (Official Form 6E) (12/07) – Cont.	ent rage 10 of 10
In re	_ , Case No
Debtor	(if known)
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per far	mer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchat that were not delivered or provided. 11 U.S.C. § 507(a)(7).	ise, lease, or rental of property or services for personal, family, or household use,
☐ Taxes and Certain Other Debts Owed to Governmental U	Jnits
Taxes, customs duties, and penalties owing to federal, state, an	d local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Dep	ository Institution
	the Office of Thrift Supervision, Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11 U.S.C
☐ Claims for Death or Personal Injury While Debtor Was I	intoxicated
Claims for death or personal injury resulting from the operation drug, or another substance. 11 U.S.C. § 507(a)(10).	n of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,
* Amounts are subject to adjustment on April 1, 2010, and every adjustment.	three years thereafter with respect to cases commenced on or after the date of

\_ continuation sheets attached

Debtor		(if known)	
In re	<b>,</b>	Case No.	
Case 09-16227 Doc 1  B6E (Official Form 6E) (12/07) – Cont.	Filed 05/05/09 Document	Entered 05/05/09 08:28:20 Page 11 of 18	Desc Main

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Type of Priority for Claims Listed on This Sheet** 

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached to Schedule of Creditors Holding Priority Claims		Subtotals➤ (Totals of this page)		\$	\$				
		Total➤ (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)			\$				
	(Use only on last page of t Schedule E. If applicable, the Statistical Summary of Liabilities and Related Da	, report f Certai	also on			\$	\$		

Case 09-16227	Doc 1		Entered 05/05/09 08:28:20	Desc Main
B6G (Official Form 6G)	(12/07)	Document	Page 12 of 18	
In re		•	Case No.	

<del></del>				
SCHEDIILE G	EXECUTORY	CONTRACTS	AND LINEX	PIRED LEASES

(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Leck this box if debtor has no executory contracts or unexpired leases.						
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.					

B6H (Offici & 48Fn P6H) (12/07)	Doc 1	Filed 05/05/09 Document	Entered 05/05/09 08:28:20 Page 13 of 18	Desc Main
In re		,	Case No.	
Debtor				(if known)
		SCHEDULE H	- CODEBTORS	
debtor in the schedules of creditors. It commonwealth, or territory (including Wisconsin) within the eight-year periof former spouse who resides or resided nondebtor spouse during the eight year	nclude all gu g Alaska, Ar. od immediate with the deb urs immediate ess of the chi	narantors and co-signers. izona, California, Idaho, ely preceding the commettor in the community preely preceding the commeld's parent or guardian, s	ner than a spouse in a joint case, that is also if the debtor resides or resided in a commu. Louisiana, Nevada, New Mexico, Puerto Rencement of the case, identify the name of toperty state, commonwealth, or territory. In encement of this case. If a minor child is a such as "A.B., a minor child, by John Doe, go	unity property state, ico, Texas, Washington, or the debtor's spouse and of any aclude all names used by the codebtor or a creditor, state the
Check this box if debtor has no c	odebtors.			
NAME AND ADDRE	SS OF COI	DEBTOR	NAME AND ADDRESS OF	CREDITOR
			1	

Debtor

(if known)



### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	Signature: Debtor
	Deotor
Date	Signature: (Joint Debtor, if any)
	(John Deoloi, ii any)
	[If joint case, both spouses must sign.]
	IATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notice promulgated pursuant to 11 U.S.C. § 110(h) setting a	inkruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum debtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individua who signs this document.	l, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
Address  X Signature of Bankruptcy Petition Preparer	
X	Date  duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
X Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indivi	
X	duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
X Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indivi  If more than one person prepared this document, attack  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.	duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: ch additional signed sheets conforming to the appropriate Official Form for each person.  e provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indivi  If more than one person prepared this document, attack  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PL  I, the	duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  ch additional signed sheets conforming to the appropriate Official Form for each person.  e provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indivi  If more than one person prepared this document, attack  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PI  I, the	duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  ch additional signed sheets conforming to the appropriate Official Form for each person.  e provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have ing of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other indivi  If more than one person prepared this document, attack  A bankruptcy petition preparer's failure to comply with the 18 U.S.C. § 156.  DECLARATION UNDER PI  I, the	duals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:  ch additional signed sheets conforming to the appropriate Official Form for each person.  e provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;  ENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have ing of sheets (Total shown on summary page plus I), and that they are true and correct to the best of my

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-16227 Doc 1 Filed 05/05/09 Entered 05/05/09 08:28:20 Desc Main Document Page 15 of 18

B 203 (12/94)

## United States Bankruptcy Court

	District Of	
In	re	
	Case No.	
De	btor Chapter	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debte in contemplation of or in connection with the bankruptcy case is as follows:	l
	For legal services, I have agreed to accept\$	
	Prior to the filing of this statement I have received\$	
	Balance Due	
2.	The source of the compensation paid to me was:	
	☐ Debtor ☐ Other (specify)	
3.	The source of compensation to be paid to me is:	
	□ Debtor □ Other (specify)	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	·e
	I have agreed to share the above-disclosed compensation with a other person or persons who are members or associates of my law firm. A copy of the agreement, together with a list of the names the people sharing in the compensation, is attached.	
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrucase, including:	ıptcy
	<ul> <li>Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whe to file a petition in bankruptcy;</li> </ul>	ther
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be requ	uired;
	<ul> <li>Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjour hearings thereof;</li> </ul>	ned

# Case 09-16227 Doc 1 Filed 05/05/09 Entered 05/05/09 08:28:20 Desc Main Document Page 16 of 18 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

	d.	Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
	e.	[Other provisions as needed]
6.	Ву	agreement with the debtor(s), the above-disclosed fee does not include the following services:
		CERTIFICATION
		I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.
	•	
		Date Signature of Attorney
		Name of law firm
		Traine of the limit

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

Case 09-16227 Doc 1 Filed 05/05/09 Entered 05/05/09 08:28:20 Desc Main Page 18 of 18

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations, most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code.			
Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security nun	iber (If the bankruptcy p	etition
Address:	preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required		
	by 11 U.S.C. § 110	)	
X			
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social			
Security number is provided above.			
Certifica	te of the Debtor		
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		
	Signature of Joint Debtor (if	any) Date	